

## ABSTRACT OF THE DISCLOSURE

Methods and systems consistent with the present invention provide a simple and easy-to-use system to make electronic payments on the Web. Specifically, methods and systems consistent with the present invention provide anonymity, security and accountability. To do so, pre-paid stored value card ("cash card") including a card identification number for a predetermined amount of money may be purchased at a point of sale. To ensure security, Personal Security Codes are established for a user at a server. To use the cash cards, a user may visit a Web merchant, select an item to purchase, and enter the card identification number and the Personal Security Code to transmit for confirmation to the server. The server subtracts the cost of the item from the predetermined amount on the cash card.

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